

**INCoH 2017**  
**The Second International Conference on Humanities**

**THE INFLUENCE FACTORS OF MUSLIM CONSUMER'S  
INTENTION IN CHOOSING STMB KELANTAN**

Nor Arini Abdullah (a)\*, Shahir Akram Hassan (b)

\*Corresponding author

(a) Centre For Islamic Development Management Studies (ISDEV), University of Science Malaysia, Penang,  
Malaysia, arini\_polaris@yahoo.com

(b) Centre For Islamic Development Management Studies (ISDEV), University of Science Malaysia, Penang,  
Malaysia, shahirakram@usm.my

***Abstract***

In Islam, intention is the most fundamental aspect for a Muslim to do an action. Every act of Muslims starts with an intention. If the intention because of Allah SWT, then it be rewarded by Him. However, if the intention is not because of Allah SWT, then they will get based on what they ask for. The factor of religious obedience and recommendation are the two main factors involved. Thus, this paper aims to examine the influence between religious obedience and recommendation towards the intention of Muslim consumers. Specifically, Muslim consumers who have the intention because of Allah SWT should have the tendency to choose takaful because they obey their religion, but if they do so because of what people have recommended, then this will raise certain issues- what is the primary intention for this choice? Does this recommendation factor influence the Muslim consumers more, when it comes to choose takaful compared to their religious obedience? This paper holds two objectives. First, to identify the religious obedience factor and recommendation factor of intention of Muslim consumers in joining Syarikat Takaful Malaysia Berhad (STMB) takaful; secondly, to analyse the influence of religious obedience and the recommendations in the intention of Muslim consumers to join STMB. This paper is administered by distributing questionnaires to 272 respondents. The collected data will be analyse using the descriptive analysis and inferential statistical analysis methods. Findings show that the recommendation factor exerts more influence on the intention of Muslim consumers in opting for STMB.

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**Keywords:** Religious obedience, recommendation, intention, Muslim consumers, takaful, STMB.



## **1. Introduction**

Intention is the most basic aspect when it comes to one's initiation of actions. In Islam, a mukmin's action – every single one of them- namely *solat*, *zakat*, fasting so on and so forth requires intention. A good intention is integral prior to action so that a Muslim will be rewarded for whatever it is that he intends to do. That said, intention in the behaviour of Muslim consumers also needs to be considered. This is because there are several things that can become influential to a consumer's action, two of which are the influence of compliance towards religion and the influence of recommendation.

To achieve both objectives, this descriptive study will involve primary and secondary data. The primary data is obtained through a distribution of questionnaires to 272 respondents who have joined on board STMB takaful. The data obtained from the questionnaire will be using the descriptive analysis and statistical analysis methods. The secondary data will be obtained from document study. It will be analysed through the content analysis method. In general, the outcome of the analysis will be divided into four sections. For the first section, this paper work will review previous works on the influence of religious obedience and the influence of recommendation; the second section will elaborate on the methodology adopted to analyse the data, the third section will discuss the study findings, especially with regard to the influence between religious obedience and recommendation towards the intention of Muslim consumers in choosing STMB Kelantan.

## **2. Problem Statement**

Muslim consumers who have the intention because of Allah SWT should have the tendency to choose takaful because they obey their religion, but if they do so because that is what people have recommended, then this will raise certain issues- what is the primary intention for this choice? Is it solely due to people's recommendation? Does this recommendation factor influence the Muslim consumers more, when it comes to choosing takaful compared to their religious stance and obedience?

## **3. Research Questions**

To answer these questions, this paper work holds two objectives. First of all, we seek to identify the factor of religious obedience and the factor of recommendation in the intention of Muslim consumers in joining STMB takaful; and secondly, to analyse the influence of religious obedience and the influence of recommendations in the intention of Muslim consumers to join STMB takaful.

## **4. Purpose of the Study**

This study was conducted to examine whether there is a religious obedience factor or recommendation factor that is a priority for Muslim consumer in Kelantan to choose STMB.

## **5. Research Methods**

This paper work combines the field study and library study to evaluate the influence of religious obedience and recommendation among-Muslim consumers. Primary data is obtained in the form of

questionnaires to analyse the influence of religious obedience towards the intention of Muslim consumers to take part in STMB takaful. The discussion about sampling and measurement, instrument reliability test and data analysis method is as follows.

### 5.1. Sampling and Measurement

A total of 272 questionnaires were distributed to respondents among Muslim consumers of STMB in Kelantan. The questionnaire was distributed to consumers who have taken part in the takaful scheme. The data collection instrument in the distribution of the questionnaires is by using closed questions with sequential choices. The questionnaire items comprise of three (3) sections. The formation of the questionnaire set is adapted and has become the guidance from the question set done by Mokhtar (2015). The questionnaire administered will be using the Likert scale as the measurement set to identify the views of the respondents towards the intention factor. The Likert scale used in this questionnaire is the 6-point Likert scale to avoid the exempted answers that can distract or affect the study findings.

### 5.2. Instrument reliability test

**Table 01.** Table of Instrument Reliability Test

Variable	Number of Item	(Number of Item Included)	Value of Cronbach's Alpha Coefficient
Religious obedience	4	4	0.827
Understanding and Awareness	6	6	0.899
Finance	3	2	0.930
Recommendation	4	4	0.780
Characteristics of product	4	4	0.780

Source: Edited primary data, 2016

Referring to the table above, the Reliability Statistics Table shows the Cronbach's Alpha coefficient for every variable in religious obedience. The Cronbach's Alpha coefficient that has exceeded the value of 0.5 proposes that the scale score is reasonable to believe, for every respondent in this study. Table 1 above demonstrates that every variable is justifiable to be adopted in this study because all of the values of Cronbach's Alpha coefficient are more than 0.5.

### 5.3 Data analysis method

The analyses done in this study are descriptive and inferential analyses. Analyses comprise of frequency, mean, standard deviation and percentage to know the influence of religious obedience in the intention of Muslim consumers to choose STMB Kelantan. The questionnaire data obtained from the respondents are analyzed using software named the Statistical Package for Social Sciences (SPSS).

## 6. Findings

In discussing the findings, there are several things that we need to examine. For starters, we have the respondents' basic information. Secondly, there is the analysis of the influences of religious obedience and recommendation in the intention of Muslim consumers to choose STMB Kelantan and the third is the

multiple regression analysis. This analysis is carried out in the form of quantitative analysis to answer the second objective.

### 6.1. Respondents' Basic Information

A demographic analysis is done on 272 respondents who are Muslim consumers residing in Kelantan who join Kelantan's STMB takaful scheme. In the questionnaire, the respondent's profile is divided into gender, age, marital status, highest level of education, respondents' occupational status, spouse's occupational status, number of members in the household, number of children, number of years working, estimated monthly income, average monthly expenditure, religious education sources (formal and informal).

### 6.2. The Influence Between religious obedience and recommendation towards the intention of Muslim consumers in choosing STMB Kelantan

In our effort to study the influence of religious obedience and recommendation in the intention of Muslim consumers, this paper work will analyse three things. The first is concerning the mean for 272 respondents from religious obedience and recommendation. The second one is the multiple regression analysis for the influence of religious obedience alone and the third one is the multiple regression analysis for all factors influencing the intention of Muslim consumers to choose STMB Kelantan.

Firstly, the influences of religious obedience and recommendation towards the intention of Muslim consumers who choose STMB Kelantan are done in more detail by looking at the mean score for respondents. This finding automatically fulfills the first objective. The mean score is measured based on the Oxford (1990) whereby the mean score of 4.5 to 6.0 is high, the mean score 2.5 to 4.4 is moderate and the mean score of 1.0 to 2.40 is low.

**Table 02.** Mean Respondent from The Influence of Religious obedience

No.	Item	Mean	Standard Deviation (SP)
1.	Loyalty to Allah SWT influences the intention to choose takaful	5.46	0.743
2.	Strong faith in Allah SWT influences the intention to choose takaful	5.39	0.793
3.	Morality influences the intention to choose takaful	5.37	0.813
4.	The principle of tabarru' (donating) influences the intention to choose takaful.	5.39	0.914

Source: Edited primary data, 2016

Based on Table 2 above, it shows that the influence of obedience towards religion among Kelantan's Muslim consumers in choosing STMB is high because the mean score of the influence of religious obedience shows a value that is larger than 5.0. This shows that respondents agree with all items under religious obedience. Most of the respondents agree that loyalty (M=5.46; SP=0.743), piety (M=5.39; SP=0.793), morality (M=5.37; SP=0.813) and the principle of *tabarru'* (M=5.39; SP=0.914) have

contributed to the respondents choosing the STMB takaful scheme. This result shows that the influence of religious obedience towards the decision to go for STMB takaful Kelantan is high.

The loyalty to Allah SWT notes the highest mean score to show that the majority of the respondents assume that the loyalty to Allah SWT is an important aspect that needs to be accounted for before they choose takaful. The piety and morality of the respondents are also seen to have high mean score because respondents know that takaful has a halal Islamic financial instrument and it is free from those that are *haram* such as *riba*, *maysir* and *gharar*. For the item of the principle of *tabarru'*, the mean score also shows that it is high because other than choosing takaful for self-protection, respondents also take it that their contribution can also come in the form of donation to other participants.

**Table 03.** Mean Respondent from The Influence of Recommendation

No.	Item	Mean	Standard Deviation (SP)
1.	Family influences my intention to choose takaful	3.86	1.724
2.	Friends influences my intention to choose takaful	3.99	1.674
3.	The advertisement and promotion that I see influence my intention to choose takaful	4.16	1.540
4.	The role of agent in terms of the communication and delivery of information influences my intention to choose takaful	4.54	1.302

Source; Edited primary data, 2016

Based on table 3 above, the influence of recommendation towards the intention of Muslim consumers in Kelantan to choose STMB is also high because the mean score for the influence of recommendation shows the mean value from 3.4 to 5.0. This shows that the respondents agree with all items under the influence of recommendation. The majority of the respondents agree that family (M=3.86; SP=1.724), friends (M=3.99; SP=1.674), advertisements (M=4.16; SP=1.540) and agent's role (M=4.54; SP=1.302) are the contributing factors for respondents' decision to choose the STMB takaful scheme. Indirectly, this result shows that the influence of recommendation on the choice of STMB takaful in Kelantan is high.

The dimension of the agent's role notes the highest score in influencing the intention of Muslim consumers in Kelantan to choose STMB. This shows that the recommendation from agents or how the information is delivered and how agents communicate can boost the confidence of Muslim consumers in Kelantan to choose STMB takaful. Advertisements and promotions are also seen to have a high mean score. This is because takaful companies play an active role in distributing benefits of takaful through advertisements and promotions in the social media like the electronic media and the mass media. For the family and friends' dimension, the mean score is high because of the fact that recommendation from persons closest to an individual would influence them to choose (or otherwise) STMB takaful.

Secondly, this finding also discusses the result of multiple regression for both influences, religious obedience and recommendation. It is important to have this analysis to demonstrate if the influence of religious obedience and recommendation is significant or not. The following is the discussion about the multiple regression analysis for both influences.

**Table 04.** Result of Multiple Regression of The Influence of Religious Obedience In The Intention Of Muslim Consumers To Choose STMB Kelantan.

Model	Unstandardized Coefficient		Standardized Coefficient	t	Sig.	R <sup>2</sup>	F
	B	Std.Error	Beta				
Constant	1.993	0.250		7.958	0.000	0.318	62.732
Religious obedience	0.283	0.042	0.336	6.670	0.000		
Recommendation	0.202	0.022	0.460	9.125	0.000		

Dependent Variable: Intention P<0.05\*\*\* P<0.10\* Source: Edited primary data, 2016

Table 4 above shows the result of the influence of religious obedience and recommendation towards the intention of Muslim consumers in choosing STMB Kelantan. Findings show that both influences namely religious obedience and recommendation are positive due to their respective contribution which is 33.6% and 46%. This positive relationship shows that respondents have high level of religious and recommendation influences. Other than that, it can be seen in Table 4 that both factors show a significant relationship towards the intention of Muslim consumers in choosing STMB Kelantan because the coefficient value for both factors is significant at the significance level of 1 percent or  $p=0.000<0.01$ . This statement shows that the influence of religious obedience and the influence of recommendation have a significant relationship with the intention of Muslim consumers in choosing STMB Kelantan. However, if we look at the aspect of influence, the factor of recommendation gives a greater influence compared to the factor of religious obedience. This is because the Beta factor of recommendation is greater ( $\beta=0.460$ ) compared to that of religious obedience which is ( $\beta=0.336$ ). Thus, it can be said that the intention of Muslim consumers in choosing STMB Kelantan receives more influence than the influence of recommendation. Thirdly, it is also in this study that the multiple regression analysis for all factors influencing the intention of Muslim consumers in choosing STMB Kelantan gets to be carried out. This analysis is conducted to know if every factor enlisted has a significant value or not. If the value is meaningful and significant, the factor would influence the intention of Muslim consumers to choose STMB Kelantan. This multiple regression analysis is done for all factors because we need to see the comparison between the influence of religious obedience and recommendation and other factors. The details are as follows:

**Table 05.** Multiple Factor Regression Analysis That Influences The intention of Muslim consumers In Choosing STMB Kelantan

Model	Unstandardized Coefficient		Standardized Coefficient	T	Sig.	R <sup>2</sup>	F	Collinearity Statistics	
	B	Std. Error	Beta					Tolerance	VIF
Constant	1.029	0.323		3.184	0.002	0.418	38.234		
Religious obedience	0.196	0.045	0.232	4.342	0.000			0.764	1.309
Understanding and Awareness	0.117	0.041	0.150	2.842	0.005			0.789	1.268
Finance	0.153	0.026	0.295	5.793	0.000			0.842	1.187
Recommendation	0.145	0.022	0.330	6.482	0.000			0.845	1.183
Characteristics of Product	0.060	0.057	0.055	1.067	0.287			0.818	1.222

Source: Edited primary data, 2016. \*P<0.01 \*\*P<0.05 \*\*\*P<0.10

Based on the result of the multiple regression analysis in table 5 above, 41.8 percent ( $R^2=0.418$ ) influences the intention of Muslim consumers to choose STMB Kelantan. It can be explained through five variables namely religious obedience, understanding and awareness, finance, recommendation, and characteristics of product whereas the remaining 58.2 percent is influenced by other factors. Religious obedience, finance and recommendation are the most significant factors that influence Muslim consumers to choose takaful in STMB Kelantan with confidence level 1 percent ( $p<0.01$ ). However, the factor of understanding and awareness can also be seen to have a significant value towards the intention of Muslim consumers to choose STMB Kelantan but it is significant at confidence level 5 percent ( $p<0.05$ ).

However, the factor of characteristics of the product is seen to be insignificant in influencing the intention of Muslim consumers in Kelantan to choose STMB takaful because the value of P is greater than the confidence level of 1 percent, 5 percent and 10 percent.

From the discussion done previously it is found that both influences namely religious obedience and that of recommendation are seen to be significant in influencing the intention of Muslim consumers in Kelantan to choose STMB.

Although both are significant, the outcome of this study establishes that the factor of recommendation gives a greater influence compared to the factor of obedience to religion. This proves that the influence of recommendation has a greater influence on the intention of Muslim consumers to choose STMB takaful in Kelantan compared to the influence of religious obedience. The finding of this paper work is found to be harmonious with several studies carried out previously because the outcome reveals that the influence of recommendation is an important criterion that influences one to choose a product or service.

The findings of this paper work support the works done by Mohamad Zailani, Norzalila, and Harun (2004), Kamil and Nor (2014), Tiong Tan and Chua (1986), Azhar, Harif, and Ibrahim (2004), Ling (2012) and Erol and El-Bdour (1989). For instance, Mohamad Zailani, Norzalila, and Harun (2004) finds that recommendations from friends and family play a greater role in the consideration for choosing a product. The environmental influence will lead an individual to have a stronger intention to implement an action.

The aspect of recommendation is also agreed by Azhar, Harif, and Ibrahim (2004). They state that recommendation is a criterion that is equally important in influencing one to choose his or her bank. Kamil and Nor (2014) state that there are four factors that influence Malaysian in choosing takaful. One of the factors is takaful's agent role in promoting and recommending takaful product to customer. In order to explain the concept of takaful and its benefits, recommendation from takaful agents is very important to gain trust from customers. Not only that, Erol, Kaynak, and El-Bdour (1984) also state that one will be easily influenced by the suggestions and recommendations from other individuals in regard of banks. Also, Erol and El-Bdour (1989) also state that if one has a very close family relationship, the possibility for an individual to be influenced by the suggestions from his or her family would be high. Tiong Tan and Chua (1986) also carry out a study to know the influence of recommendation on bank selection. Obviously, it shows that recommendations in the form of advice, family, neighbours' and friends' recommendations can motivate one's bank selection. The findings of the previous studies are also in line with those by Ling (2012) who suggests that one's action is influenced by other people's views and opinions. Apart from that,

Deni (2014) also suggests that there is a positive relationship between the recommendation factor towards the interests of the society in Cabang Jambi in Indonesia when it comes to choosing family takaful.

Nonetheless, there are also findings that differ from this finding which is the papers done by Mohamad Jamari (2012), Mokhtar (2015), Adnan (2010), Mansor, Masduki, Mohamad, Zulkarnain, and Aziz (2015), Hassanuddin, Yusof, and Karim (2016) and Ngah, Rashid and Mansor (2016). The study by Mohamad Jamari investigates the determining factor the selection of life takaful in USM. Her study establishes that the characteristics of products and services have the greatest relationship, whereas recommendation in terms of marketing and advertisement is not the greatest dimension that influences the selection of life takaful. Mokhtar (2015) studies the factors that influence the intention to perform waqf among USM staff. He discovers that understanding has the greatest strength of relationship while recommendation serves to be the second largest dimension after the understanding dimension. The same goes with Adnan (2010). The work by Adnan (2010) establishes that the consideration for *halal haram* gives the greatest and the strongest influence in influencing bank selection. The influence of recommendation remains to be at moderate level. The study by Mansor, Masduki, Mohamad, Zulkarnain, and Aziz (2015) state that, rather than recommendations, religious factors and perceptions factors are the biggest contributors to consumers' priorities towards takaful products. In other hand, Hassanuddin, Yusof, and Karim (2016) also point out that products and services of takaful are the dominant factors that influence customers's intention to participate in takaful. Ngah, Rashid, and Manosr (2016) find that the commitment of takaful agents and takaful workers, the distribution of equity to customers and users of technology are the factors that leads to customer satisfaction in choosing takaful.

More specifically, the findings of the study establish that the influence of recommendation has a greater role and leans more towards the intention of Muslim consumers to choose STMB takaful in Kelantan compared to the influence of religious obedience. By logic, people who are obedient to their religion will influence the intention of Muslim consumers to choose takaful because they know that takaful is a financial instrument that is allowed in Islam and at the same time it is also a scheme that is free from the elements of *riba*, *maysir* and *gharar*.

The outcome of the study suggests that there are several possibilities for the influence of recommendation to have a great influence towards the intention of Muslim consumers to choose STMB takaful in Kelantan. First of all, respondents are more inclined to choose the influence of recommendation possibly because they believe in the suggestions and advice offered by individuals closest to them, such as family members and friends about takaful scheme. Secondly, the possibility of the respondents to choose the influence of recommendation is caused by the advertisement and promotion done by STMB takaful company. Both the advertisement and promotion done through the mass media and the electronic media serve to be one of the effective information channeling in giving the opportunity to Muslim consumers to become more interested in STMB takaful. Third of all, possibly the influence of recommendation that has influenced Muslim consumers more when it comes to choosing Kelantan's STMB takaful is due to the role of the agent in influencing the intention of Muslim consumers to choose takaful. Good communication skills and effective delivery of information that are accurate and concise give a great influence towards the intention of Muslim consumers in choosing STMB takaful.



From the discussion done previously it is found that both influences namely religious obedience and that of recommendation are seen to be significant in influencing the intention of Muslim consumers in Kelantan to choose STMB.

Although both are significant, the outcome of this study establishes that the factor of recommendation gives a greater influence compared to the factor of obedience to religion. This proves that the influence of recommendation has a greater influence on the intention of Muslim consumers to choose STMB takaful in Kelantan compared to the influence of religious obedience. The finding of this paper work is found to be harmonious with several studies carried out previously because the outcome reveals that the influence of recommendation is an important criterion that influences one to choose a product or service.

## 7. Conclusion

The aspect identified to be influencing Muslim consumers in Kelantan in choosing STMB takaful is the influence of recommendation. The outcome also reveals that the influence of religious obedience has not become the main reason for Muslim consumers in Kelantan to go for STMB. Thus, the effort to stress upon religion needs to be made continuously so that the society will choose takaful not only because of the influence of recommendation from outside parties alone, but they need to choose takaful because of their obedience to their religion, consideration for *halal* and *haram*, and the fact that it is free from *syubhat*.

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